CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 263, Pallas Ring 10

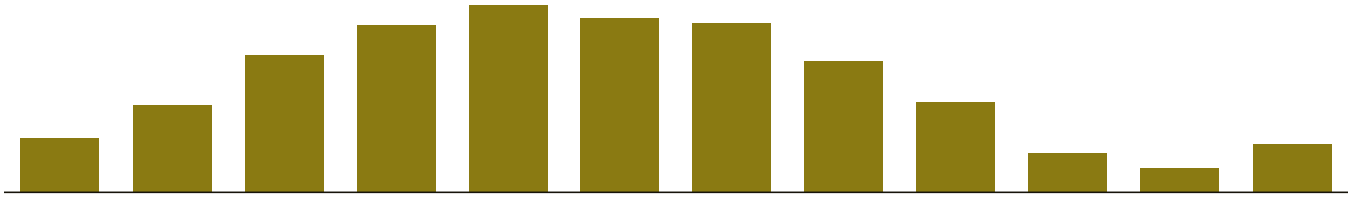
Account 8564-4142-8708
Period 1–31 January 2945
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
61,653,209 s	**+6,606,375 s**	**-530,243 s**	**67,729,341 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Callisto, 5 transfers)	-1,500	61,651,709
	The relay at Callisto charges for its own patience, which it measures in the same unit as ours and bills in the same breath. Fee for 5 crossings: 1,500 s. Ref. CIBT-2945-7A32-3		
05 Jan	Payroll credit: Harbourfront Shipping	+1,104,340	62,756,049
	Credit of 31 Standard days' wages from Harbourfront Shipping. The employer pays on the last working day before each holiday, and has done so since 2943; the Bank has come to expect the early credit. Ref. CIBT-2945-0FE0-7		
14 Jan	Turbulence Cover	-10,343	62,745,706
	Turbulence Cover, premium and nothing else. The policy has been in force since 2944, and in that time the Bank has been asked to pay for no delay that the carrier did not first apologise for. Ref. CIBT-2945-4572-2		
16 Jan	Deposit: Hall E	+5,296,525	68,042,231
	A deposit made in your name by Dagny Drummond was held 30 days, because the counter could not confirm that Dagny Drummond was entitled to make it. The counter has now confirmed that they were, and the sum is posted with the date of their visit. Ref. CIBT-2945-C184-6		
24 Jan	Memory Vault: box 85-427, quarter	-259,200	67,783,031
	Harbourfront Shipping's personnel office has asked for a copy of the box's inspection record, to be sure its own staff are not keeping anything in it. The Vault replied that the box is listed under your name, and that the firm's name appears on no label. Ref. CIBT-2945-CBD8-9		
27 Jan	ATM withdrawal: Callisto	-259,200	67,523,831
	Harbourfront Shipping asks its staff to draw cash at Callisto on pay day, and the machine is loaded for the purpose at dawn. Your withdrawal on the 27th was one of the first, taken from the early load. Ref. CIBT-2945-8521-0		
31 Jan	Interest at 4.00% APY	+205,510	67,729,341
	The Authority's reference second was adopted in the middle of the period, and the second half of the interest was calculated on it. The first half stands as it was, and the holder was told that the Authority had chosen the switch, which settled the matter for the holder if not for the Teller. Ref. CIBT-2945-8804-4		

Closing balance, month by month

Highest 103,457,524 s · lowest 61,653,209 s



February 2944 January 2945

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 4142-8708 2945-01